

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**  
*Philadelphia Division*

IN RE: SHARONN THOMAS Debtor	Case No. 18-17430-elf
Terry P. Dershaw, Trustee	Chapter 7
vs.	
HSBC Bank USA, N.A., as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Trust 2007-2, Respondent	

**STIPULATION IN SETTLEMENT OF ORDER GRANTING MOTION TO SELL  
PROPERTY FREE AND CLEAR OF LIENS UNDER SECTION 363(f)**

It is hereby stipulation by and between Brock & Scott, PLLC, counsel for Respondent HSBC Bank USA, N.A., as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Trust 2007-2, and Gary F. Seitz, Esquire counsel for Terry P. Dershaw Chapter 7 Trustee:

1. The Debtor is Sharon Thomas in the above-captioned bankruptcy case.
2. Terry P. Dershaw is the Chapter 7 Trustee in the above-caption Bankruptcy Case.
3. Movant HSBC Bank USA, N.A., as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Trust 2007-2, the secured mortgagee of a first lien on Debtor's property located at 6563 N Woodstock Street, Sicklerville, Pennsylvania 19138 (hereinafter referred to as the "Property").

4. On November 12, 2021 Terry P. Dershaw filed a Motion to Sell Property Free and

Clear of Liens Under Section 363(f). (Document 227)

5. On December 22, 2021, an Order was docketed Granting Motion to Sell Property Free and Clear of liens under Section 363(f). (Document No. 245)

6. In the Exhibit attached to the Order the property located at 6563 Woodstock is listed with an undisputed amount of \$50,914.00.

7. The Parties agree that the amount to be paid to PHH Mortgage as servicer for HSBC Bank USA, N.A., as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Trust 2007-2 (hereinafter "PHH") shall be \$60,000. This is the amount that PHH will accept as a full payoff of its secured lien and once received it will satisfy its mortgage lien on the Property.

**IN WITNESS WHEREOF**, and intending to be a legally bound hereby, the parties to the above-captioned action, by their respective attorneys, each of whom has been expressly authorized to enter into this Stipulation of Settlement, set their signatures below.

Dated:

/s/ Andrew Spivack  
Andrew Spivack

*Attorney for HSBC Bank USA, N.A., as Indenture  
Trustee for the registered Noteholders of  
Renaissance Home Equity Loan Trust 2007-2*



Gary F. Seitz  
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Gary F. Seitz, Esquire counsel for Terry P. Dershaw  
Chapter 7 Trustee

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**ORDER**

**AND NOW**, this            day of            , 2022, it is hereby **ORDERED** that the corresponding Stipulation is hereby approved, shall be, and is hereby made an Order of this Court.

\_\_\_\_\_  
Honorable Eric L. Frank  
United States Bankruptcy Judge